

Information to identify the case:			
Debtor 1:	Herbert Wesly Newman		Social Security number or ITIN: xxx-xx-0231
	First Name	Middle Name	Last Name
Debtor 2:	Judith Jean Newman		Social Security number or ITIN: xxx-xx-8577
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 5/1/17
Case number:	17-18942-MBK		Date case converted to chapter: 7 5/26/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Herbert Wesly Newman	Judith Jean Newman
2. All other names used in the last 8 years		
3. Address	42 Quail Run Bayville, NJ 08721	42 Quail Run Bayville, NJ 08721
4. Debtor's attorney Name and address	William H. Oliver, Jr. Oliver & Legg, LLC 2240 State Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732-988-1500 Email: courtdocs@oliverandlegg.com
5. Bankruptcy trustee Name and address	Karen E. Bezner 567 Park Avenue, Suite 103 Scotch Plains, NJ 07076	Contact phone (908) 322-8484

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 5/27/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>		
7. Meeting of creditors	June 29, 2020 at 11:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 8/28/20
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
Deadline to object to exemptions:		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Herbert Wesly Newman
Judith Jean Newman
DebtorsCase No. 17-18942-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 50

Date Rcvd: May 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2020.

db/jdb +Herbert Wesly Newman, Judith Jean Newman, 42 Quail Run, Bayville, NJ 08721-1385
tr +Karen E. Bezner, 567 Park Avenue, Suite 103, Scotch Plains, NJ 07076-1754
516802191 Bank of America, Po Box 27052, Tampa, FL 33623-7052
516932508 +Bank of America, Jenelle C. Arnold, 4375 Jutland Dr, Ste. 200, POB 17933,
San Diego, CA 92177-7921
517859285 #CITIMORTGAGE, INC., POB 688971, DES MOINES, IA 50368-8971
516885619 Citimortgage, Inc., P O Box 6030, Sioux Falls, SD 57117-6030
516802197 Citimortgage, Inc., P.O. Box 9001067, Louisville, KY 40290-1067
516827295 Daniel S. Shehata Esq, PO Box 1111, New Brunswick, NJ 08903-1111
516802204 McGovern Legal Services, LC, 850 Route 1, North Brunswick, NJ 08902
516802206 +Mill Creek Island Berkeley Condominium, C/O Association Advisors, 100 Market Yard,
Freehold, NJ 07728-2200
516891140 Mill Creek Island Berkeley Condominium Association, c/o McGovern Legal Services, LLC,
PO Box 1111, New Brunswick, NJ 08903-1111
516802207 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit,
P.O. Box 245, Trenton, NJ 08695-0245)
517032266 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013
517032261 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: courtdocs@oliverandlegg.com May 27 2020 23:40:50 William H. Oliver, Jr.,
Oliver & Legg, LLC, 2240 State Highway 33, Suite 112, Neptune, NJ 07753

smg E-mail/Text: usanj.njbankr@usdoj.gov May 27 2020 23:41:35 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 27 2020 23:41:35 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516903360 +EDI: BANKAMER.COM May 28 2020 03:18:00 Bank of America, N.A., P.O. Box 31785,
Tampa, FL 33631-3785
516802192 +EDI: TSYS2.COM May 28 2020 03:18:00 Barclays Bank Delaware, 100 S West St,
Wilmington, DE 19801-5015
516802193 +EDI: CAPITALONE.COM May 28 2020 03:18:00 Capital One, Po Box 30285,
Salt Lake City, UT 84130-0285
516802194 +EDI: CAPITALONE.COM May 28 2020 03:18:00 Capital One,
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516966585 EDI: BL-BECKET.COM May 28 2020 03:18:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
516802195 +E-mail/PDF: MerrickBKNotifications@Resurgent.com May 27 2020 23:38:05 Cardworks/CW Nexus,
Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
516802196 +EDI: CITICORP.COM May 28 2020 03:18:00 Citibank/The Home Depot,
Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516802198 +EDI: WFNNB.COM May 28 2020 03:18:00 Comenitycapital/boscov, Comenity Bank,
Po Box 182125, Columbus, OH 43218-2125
516802199 +E-mail/PDF: creditonebknofications@resurgent.com May 27 2020 23:37:49 Credit One Bank Na,
Po Box 98873, Las Vegas, NV 89193-8873
516802200 +EDI: WFFC.COM May 28 2020 03:18:00 Furniturebar, Po Box 94498, Las Vegas, NV 89193-4498
516802201 +EDI: IIC9.COM May 28 2020 03:18:00 IC System, PO box 64437, Saint Paul, MN 55164-0437
516884229 EDI: IRS.COM May 28 2020 03:18:00 IRS, POB 724, Springfield, NJ 07081
516802203 +E-mail/Text: bncnotices@becket-lee.com May 27 2020 23:41:06 Kohls/Capital One,
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
516939332 E-mail/PDF: resurgentbknofications@resurgent.com May 27 2020 23:38:18
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516939294 E-mail/PDF: MerrickBKNotifications@Resurgent.com May 27 2020 23:37:41 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517064597 +EDI: MID8.COM May 28 2020 03:18:00 MIDLAND FUNDING LLC, PO BOX 2011,
WARREN, MI 48090-2011
516802205 +E-mail/Text: mpolulak@theassociationlawyers.com May 27 2020 23:41:50
Michael R. Polulak, Esquire, PO Box 1111, New Brunswick, NJ 08903-1111
517077934 EDI: PRA.COM May 28 2020 03:18:00 Portfolio Recovery Associates, LLC,
c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517078048 EDI: PRA.COM May 28 2020 03:18:00 Portfolio Recovery Associates, LLC,
c/o Rcs Direct Marketing/Household Bank, POB 41067, Norfolk VA 23541
516911970 EDI: Q3G.COM May 28 2020 03:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
516802208 +EDI: RMSC.COM May 28 2020 03:18:00 Synchb-Toys R Us, Po Box 965064,
Orlando, FL 32896-5064
516804815 +EDI: RMSC.COM May 28 2020 03:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 50

Date Rcvd: May 27, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516802209 +EDI: RMSC.COM May 28 2020 03:18:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
516802210 +EDI: RMSC.COM May 28 2020 03:18:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
516802211 +EDI: RMSC.COM May 28 2020 03:18:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
516874463 +E-mail/Text: bncmail@w-legal.com May 27 2020 23:41:39 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516802214 EDI: TFSR.COM May 28 2020 03:18:00 Toyota Motor Credit Co, Po Box 8026,
Cedar Rapids, IA 52408
516802213 EDI: TFSR.COM May 28 2020 03:18:00 Toyota Motor Credit Co, Toyota Financial Services,
Po Box 8026, Cedar Rapids, IA 52408
516802212 +EDI: WTRNBANK.COM May 28 2020 03:18:00 Target, C/O Financial & Retail Svcs,
Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
518505408 EDI: BL-TOYOTA.COM May 28 2020 03:18:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516802215 +EDI: WFFC.COM May 28 2020 03:18:00 Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438,
Des Moines, IA 50306-0438
517016058 EDI: WFFC.COM May 28 2020 03:18:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438
517025265 EDI: WFFC.COM May 28 2020 03:18:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517683288* CitiMortgage, Inc., POB 6030, Sioux Falls, SD 57117-6030
516802202* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures, Bankruptcy Section,
P.O. Box 724, Springfield, NJ 07081)
516920423* IRS, POB 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2020 at the address(es) listed below:
NONE.

TOTAL: 0